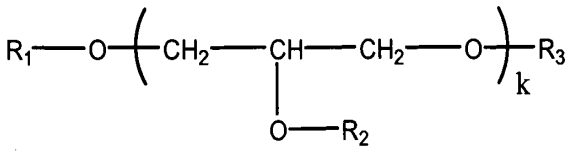
(a) one or more UV filter substances comprising one or more sulphonic acid groups or sulphonate groups; and

(b) one or more surface active substances selected from the group consisting of surface active substances having the structural formula:



wherein,

k represents 2 to 8; and

$R_1$, $R_2$, and $R_3$ independently represent a member selelected from the group consisting of:

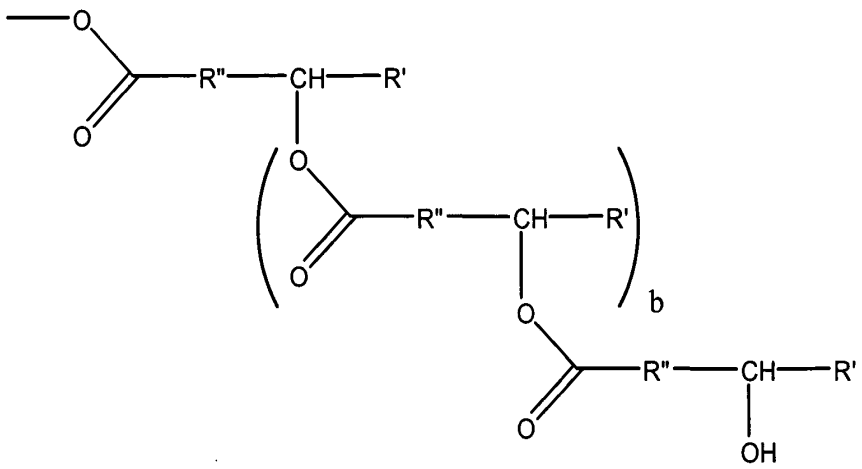
i) hydrogen, except that at least one of $R_1$, $R_2$, and $R_3$ must be other than hydrogen;

ii) branched or unbranched, staturated or unsaturated aliphatic radicals; and

iii) branched or unbranched, saturated or unsaturated acyl radicals, wherein the acids on which said acyl radicals are based are independently selected from the group consisting of:

1) branched or unbranched, saturated or unsaturated aliphatic carboxylic acids having from 8 to 24 carbon atoms, in which up to 3 aliphatic hydrogen atoms can be substituted by hydroxy groups; and

2) polyester radicals of the formula:




wherein,

R' is selected from the group consisting of branched and unbranched alkyl groups having 1 to 20 carbon atoms;

R" is selected from the group consisting of branched and unbranched alkylene groups having 1 to 20 carbon atoms; and

b represents 0 to 200; and

(c) one or more cosmetically or pharmaceutically acceptable, superficially hydrophobic inorganic pigments,

to form an oil-in-water (O/W) emulsion or a water-in-oil (W/O) emulsion.